

# Geary County

K-STATE RESEARCH AND EXTENSION NEWS

*geary.k-state.edu*

**September 2019**

## Ask the Agent

**Q:** I know baking temperatures change in higher altitudes. Does altitude effect canning temperatures?

**A:** Yes! The majority of recipes for home preserved food products are developed at sea level and can present not only food quality challenges, but also food safety challenges if you don't adjust for altitude.

The altitude for Junction City based on the 66441 zip code is: 1,119.8 feet.

Source: <http://m.usgovxml.com/>

For more information call the Geary County K-State Research & Extension office at: **785-238-4161**

**K-STATE**  
Research and Extension

K-State Research and Extension is an equal opportunity provider and employer.

[ksre.k-state.edu](http://ksre.k-state.edu)

## Check Scams

**September 2019**

Check scams have become a common way for criminals to get your money. In today's technology infused world, many money transactions occur via electronic transfer. However, the old fashioned paper check (personal, bank, or cashiers) is hard to completely avoid. In the past, a check was as good as cash. Now, those same trusted checks can give you a false sense of security.



Criminals capitalize on our trust with checks. They use advanced graphics and printing technologies to mask fraudulent and hard-to-detect counterfeit checks. These fake checks can look so real that it's very difficult to detect by consumers and bank employees, alike.

According to the August 26, 2019 FDIC (Federal Deposit Insurance Corporation) Consumer News bulletin, the three most common scams are:

### Lotteries and Sudden Riches Scams

In these examples, the check recipients are told that they won a lottery—perhaps in a foreign country—or that they are entitled to receive an inheritance. The recipient is instructed that in order to "claim" their lottery winnings or inheritance, the recipient must first pay "taxes and fees" before they can receive their prize or money. A fake cashier's check is sent, which the scammer asks the recipient to cash and then wire back the funds to cover the taxes and fees.

### Online Auctions, Classified Listing Sites, and Overpayment Scams

Scammers might go to an online auction or classified listing site and offer to buy an item for sale, pay for a service in advance, or rent an apartment. The odd thing is that they might send you a cashier's check for an amount that is higher than your asking price. When you bring this to their attention, they will apologize for the oversight and ask you to quickly return the extra funds. The scammer's motive is to get you to cash or deposit the check and send back legitimate money before you realize that the check you deposited is fake.

### Secret or Mystery Shopper Employment Scams

In these cases, the scammer advertises a job opportunity and claims to be "hiring" people to work from home. The "employee" might receive an official check as a starting bonus, and is asked to cover the cost of "account activation." The scammer hopes to receive these funds before the official check clears and the new employee realizes they've been scammed.

Another scenario involves an offer to work from home as a secret shopper to "assess the quality" of local money transfer businesses. The "employee" is sent a cashier's check and instructed to deposit it in their bank account and withdraw the amount in cash. They are then instructed to use a local money transfer business to send the funds back to the "employer" and "evaluate" the service provided by the money transfer business.

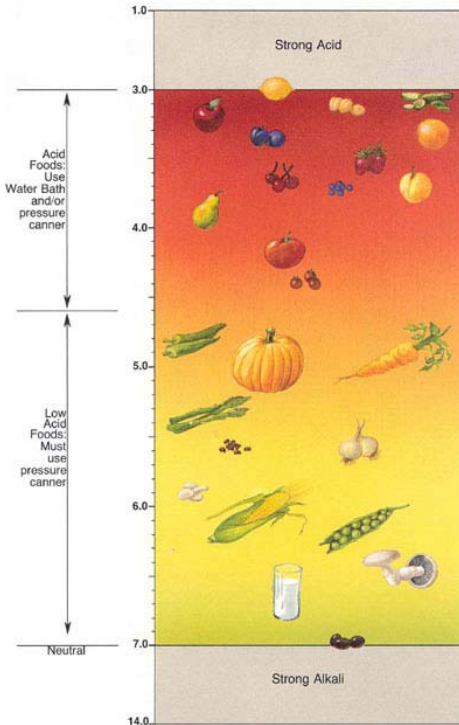
Source: <https://www.fdic.gov/consumers/consumer/news/august2019.html>

Have you been the victim of a check scam? Read the inside story to find out what to do.

## Your Garden Bounty

# Families and Food

As the gardening season comes to an end, one way to preserve the last remnants of a bountiful harvest is to can the food. Karen Blakeslee, K-State Research and Extension Specialist at the Rapid Response Center shares her food preservation expertise on the center's website: <https://www.rrc.k-state.edu/preservation>. Knowing what method is needed to safely can your garden produce is critical to food safety in food preservation. Here is a snippet of the research-based information she shares on the website:



Home canning of foods is done using two processing methods based on the type of food being canned. Low acid foods, such as vegetables and all meats, must be pressure canned. High acid foods, such as most fruits, tomatoes, pickled foods, jams and jellies, are processed using a boiling water bath. This is based on the acidity, or pH, of the food. The dividing point is a pH of 4.6. Any food above 4.6 is a low acid food. Any food below 4.6 is a high acid food.

### What is a Water-Bath Canner?

A water-bath canner is a large, deep kettle that has a cover and rack to hold jars. A large, covered stock-pot that is deep enough to allow water to be one to two inches over the tops of the jars can also be used. A rack can be purchased wherever canning supplies are sold. High-acid foods, such as fruits, tomatoes, pickled products, jam, jellies and preserves are processed in a water-bath canner.

### What is Pressure Canning?

Pressure canning is the only safe method of preserving low-acid foods. Low-acid foods include vegetables, meats, fish, and poultry. Pressurized steam creates the needed temperature of 240°F or higher that will destroy the bacterial spores naturally present in these foods. As the jars cool, a vacuum is formed, sealing the food in the jars and preventing any new microorganisms from entering and spoiling the food.

Graphic Source: <https://www.rrc.k-state.edu/preservation/canning.html>

## Family Finances

## Medicare Open Enrollment Choices

Medicare Open Enrollment begins October 15 and runs until December 7! Many people find and compare health plans at Medicare.gov during Open Enrollment. Perhaps though, you would feel more comfortable working with a certified Senior Health Insurance Counselor for Kansas to help you through the process so that you are more confident with your choice. Either way, it is important for Medicare Beneficiaries to look at their 2019 plan and compare it to the 28 options available for 2020 to make sure they are getting the best coverage for the lowest cost.

**On Your Own:** You will need to create a My Medicare account (if you don't already have one) at <https://account.mymedicare.gov/registration.aspx>. Make sure you take note of your user name and password and secure it in a safe location! You can do this any time, but it would be a good idea to take care of this task before open enrollment begins on October 15 when the system will likely be more taxed with higher traffic. When Open Enrollment begins, you will use your My Medicare sign-in information to begin looking at plans.

**Want Some Help?** As a SHICK counselor, I have been trained to assist Medicare Beneficiaries in navigating many aspects with their Medicare decisions – including those decisions that need made during Open Enrollment. You will still need to create a My Medicare account. Ideally, you would do this before you come in for an appointment and bring your sign-in information with you. If that is out

of your comfort zone, don't worry. I can help you get it set up when we meet.

Regardless of what approach you use to look at Part D prescription plans, the process is the same. Picking a plan is an important and personal decision. Here are some things to think about as you compare Medicare plans to find one that meets your needs:

**What does the plan cost?** The lowest-cost health plan option might not be the best choice for you – consider things like the cost of premiums and deductibles, how much you pay for hospital stays and doctor visits, and whether it's important for you to have expenses balanced throughout the year.

Remember that even if you're happy with your current plan, things change from year to year—so it's important to take the time to compare.

There are a variety of dates open from October 15 – December 7 for appointments in my office. *New this year*—a special Open Enrollment Event is being co-sponsored at the Dorothy Brame Public Library in Junction City on November 8 where I, and other SHICK counselors, will be able to serve Medicare Beneficiaries.

Call now to make your appointment to review your options: 785-238-4161.

### *What to Do If You Are Scammed*

If you think you've been targeted by a counterfeit check scam, report it immediately to any of the following agencies:

- ⇒ The Federal Trade Commission at FTC Complaint Assistant: <https://www.ftccomplaintassistant.gov>
- ⇒ The U.S. Postal Inspection Service at [www.uspis.gov](http://www.uspis.gov) (if you received the check in the mail).
- ⇒ Your state or local consumer protection agencies. Visit <https://www.naag.org/> for a list of state Attorneys General.

### *In Kansas, contact:*

Derek Schmidt (R)

Kansas Attorney General  
120 S.W. 10th Ave., 2nd Fl., Topeka, KS 66612-1597  
(785) 296-2215  
<https://www.ag.ks.gov/>

- ⇒ For possible online crimes involving counterfeit checks and money orders, file an online complaint with the Internet Crime Complaint Center at <https://www.ic3.gov/default.aspx> (a joint project of the FBI and National White Collar Crime Center).

In addition to notifying the bank whose name is on the check, you can notify the website or online service where you encountered the scammer (for example, the online auction website or job posting website), so they can block them from utilizing their services in the future.

So how can you tell if a check is fake? Check out the full FDIC August 2019 News Bulletin posted on the Geary County K-State Research & Extension website at <https://www.geary.k-state.edu/health-home-family/>.

---

## September is Food Safety Education Month!

Every year, an estimated 1 in 6 Americans (or 48 million people) get sick, 128,000 are hospitalized, and 3,000 die from eating contaminated food. Anyone can get sick from a foodborne illness (also called food poisoning). But some groups of people are more likely to get sick and to have a more serious illness. These groups are:

- Children younger than 5
- Adults aged 65 and older
- People with health problems or who take medicines that lower the body's ability to fight germs and sickness
- Pregnant women

There are things you can do to protect yourself and your family. As you prepare and handle food, [follow these four steps](#):

- Clean: Wash your hands, utensils, and surfaces often when you cook.
- Separate: Raw meat, poultry, seafood, and eggs can spread germs. Separate them from cooked food and fresh produce.
- Cook: Use a food thermometer to make sure foods are cooked to an internal temperature that kills germs.
- Chill: Refrigerate perishable foods and leftovers within two hours. Chill within one hour if it's above 90°F.

Source: <https://www.cdc.gov/foodsafety/education-month.html>



**National Sewing Month!** It is not known who, or what organization, led the effort to make this a special calendar event. But, interest reached the highest office in the land. In 1982, President Ronald Reagan issued a proclamation declaring September as *National Sewing Month*. President Reagan declared it "in recognition of the importance of home sewing to our nation".

National Sewing Month is presented by the Sewing & Craft Alliance in partnership with the American Sewing Guild.

### **Tips for Saving**

This month marks the official change from summer to fall. With the season change, you can save some change as you pull out the fall clothes you had packed away. Begin by taking inventory of what you have. Next, identify what you need to finish out your fall wardrobe. Budget what you can afford to pay cash for. Purchase your needs when you have the cash saved up. This will keep you from over spending your budget on unnecessary purchases.

**Geary County**

P.O. Box 28  
119 E. 9th Street  
Junction City, KS 66441

### Upcoming Geary County Extension Programs

**\*\*Requires pre-registration. Call 238-4161 to pre-register\*\***

#### **October**

15\* Medicare Open Enrollment Begins—You should take a look at your Part D Prescription plan each year during open enrollment. You can evaluate your options to ensure you have the best and most economical coverage. Open enrollment runs from October 15 thru December 7. We are taking appointments now. Call soon to set your date and time!



‘Like’ us on Facebook for the latest news from **Geary County K-State Research and Extension**, including health, wellness, and financial tips. <https://www.facebook.com/gearycountyextension/>